Commissioner for Patents
Washington, DC 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/747,117	12/22/2000	Laurence D. Hardesty	857-P-4

Gregory J. Nelson
NELSON & ROEDIGER
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Phoenix, AZ 85018

CONFIRMATION NO. 1034

FORMALITIES LETTER



OC00000009054053

Date Mailed: 11/04/2002

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

An application number and filing date have been accorded to this application. The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

The required item(s) identified below must be timely submitted to avoid abandonment:

- Replacement drawings in compliance with 37 CFR 1.84 and 37 CFR 1.121 are required. The drawings submitted are not acceptable because:
 - The drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch). See Figures(s).

A copy of this notice MUST be returned with the reply.

Customer Service Center
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

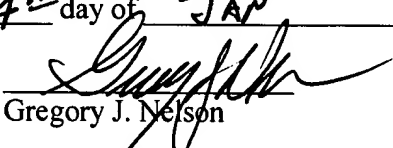


#13

Certificate of Mailing

I hereby certify that this document is being deposited with the United States Postal Service as First Class mail, postage prepaid, addressed to Assistant Commissioner for Patents, Washington, DC, 20231 this 4th day of JAN, 2003.

Dated: 1/4/2003


Gregory J. Nelson

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Applicant: LAURENCE D. HARDESTY)
DAVID E. SHEIN)

Serial No.: 09/747,117)

Ex. To be assigned
A/U To be assigned

Filing Date: December 22, 2000)

Title: Financial Transaction System With)
Saving Benefit)

RESPONSE

BOX RESPONSES NO FEE
Assistant Commissioner For Patents
Washington, D. C. 20231

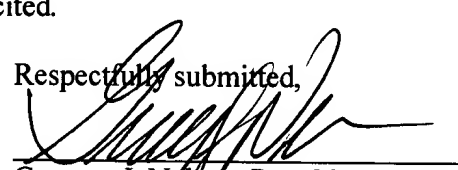
Dear Sir:

This is in response to the Notice to File Corrected Application Papers dated November 4, 2002. Enclosed herewith are replacement drawings in compliance with the applicable rules. Also enclosed is a copy of the Notice dated November 4, 2002.

A favorable action is respectfully solicited.

Dated: 1/4/2003

Respectfully submitted,


Gregory J. Nelson, Reg. No. 22,066
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(602) 263-8782



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January 3, 2003

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BOX RESPONSES NO FEE
Assistant Commissioner for Patents
Washington, DC 20231

RE: U.S. Patent Application S.N. 09/747,117
"Financial Transaction System With Saving Benefit"
Docket No.: 857-P-4

Dear Sir/Madam:

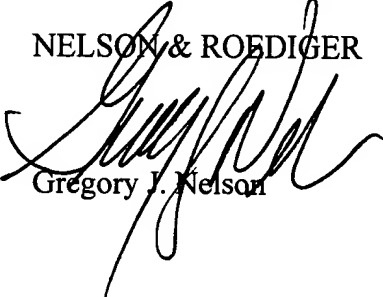
This is in response to the Notice To File Corrected Application Papers dated November 4, 2002. The following requested items are enclosed:

1. Response (1 pg.);
2. Copy of Notice to File Corrected Application Papers dated November 4, 2002;
3. Six (6) sheets of drawings in compliance with 37 C.F.R. §1.84 and 37 C.F.R. §1.121;
4. Certificate of Mailing of Legal Assistant;
5. Return postcard,

along with this transmittal of correspondence.

Respectfully submitted,

NELSON & ROEDIGER


Gregory J. Nelson

GJN/slg

Enclosures